

## **EXHIBIT B**

# Virginia State Tax Refund

Debit MasterCard®

Do Not Discard!

## IMPORTANT – FEES MAY APPLY

Read this mailer carefully to avoid fees

### To Activate Your Card

- Call **1-855-409-0580** or visit [www.GoProgram.com](http://www.GoProgram.com)
- Enter your Card number when prompted
- Enter the last four (4) digits of your Social Security Number
- Enter your birth date
- Create a four (4) digit PIN – any 4 digits that you choose
- Sign your name on the back of your Card

After activating your Card, you will be provided with the refund amount loaded on your Card account. If the amount is not what you expected, you should receive a letter from the VA Department of Taxation within 10 days.

### Card Must Be Activated Before Use

#### – Important Card Safety Tips –

- ✓ Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your Card.
- ✓ When using an ATM, have your Card out and ready to use as you approach the ATM. If you observe or sense suspicious persons or circumstances, do not use the ATM at that time.
- ✓ Always take your Card, receipts and transaction records.

Para obtener una traducción al español, este documento y las Condiciones de uso se proporcionan en español en los siguientes sitios:

[www.GoProgram.com](http://www.GoProgram.com) o [www.tax.virginia.gov](http://www.tax.virginia.gov)

### Shopping Flexibility

- Your Card is welcome at any U.S. retail merchant location where MasterCard® cards are accepted for no fee
- At Gas Stations, present your Card inside the store and tell the cashier the amount of fuel you want to purchase
- Receive cash back at cash registers

### Bank Teller Cash Withdrawal

- One Teller-assisted Cash Withdrawal for no fee only at a MasterCard Member Bank or Credit Union
- To locate a MasterCard Member Bank or Credit Union, visit [www.tax.virginia.gov/debitcard](http://www.tax.virginia.gov/debitcard)
- To withdraw your full account balance, you must know your exact Card account balance



### ATM Cash Withdrawal

- One (1) ATM withdrawal per month for no fee - only at a MoneyPass® ATM
- Withdrawals from ATMs that do not carry the MoneyPass logo (out-of-network) are \$3.75 each and an additional surcharge fee may be imposed by the ATM owner
- To locate a MoneyPass ATM, go to [www.moneypass.com](http://www.moneypass.com) or [www.tax.virginia.gov/debitcard](http://www.tax.virginia.gov/debitcard)



### Transfer Funds

- Unlimited transfer of funds from your Card account to your U.S. bank account
- Available only through the Go Program by calling the automated customer service at **1-855-409-0580** or going online to [www.GoProgram.com](http://www.GoProgram.com)
- Allow 2 to 3 days for funds transferred from your Card account to be deposited to your bank
- Do not go to your local bank to request this transfer

### For Questions About Your Debit Card



Visit [www.GoProgram.com](http://www.GoProgram.com)



Call **1-855-409-0580** 24 Hours Every Day



The Debit MasterCard Way2Go Card® is issued by Comerica Bank pursuant to a license from MasterCard International Incorporated. MasterCard and the MasterCard Brand Mark are registered trade marks of MasterCard International Incorporated.

# Virginia State Tax Refund

Debit MasterCard®

Do Not Discard!

Visit [www.tax.virginia.gov/debitcard](http://www.tax.virginia.gov/debitcard) for a complete list of FAQs and Service Fees

## Joint Filers

- If you filed a joint tax return, two (2) Cards will be enclosed, one for each taxpayer
- There is only one (1) Card account, and each Card provides full access to the refund
- Each Card must be independently activated before that Card can be used
- The services and fees described below are per Card account, not per Card

## Helpful Hints to Avoid Fees

Your Card provides you with five (5) calls for no fee each month to the Go Program at 1-855-409-0580. If you use the five (5) fee-free calls, each additional call is \$1.00. Please note the following:

- When you activate a Card by calling the Go Program automated customer service, your call counts against your five (5) fee-free calls
- If you call the GoProgram to use another fee-free service, you may still incur a fee if you have used your fee-free calls for the month
- Fee-free calls and services not used within a calendar month are not carried over to the next month
- Once you have activated your Card, use your Card at least once every six (6) months to avoid inactivity fees

## Card Protection

- Confidential information that only you should know is required to activate your Card
- Never share your four (4) digit PIN with anyone or write it down anywhere, especially on your Card
- Your Card account is FDIC insured and the service provider for the Card account complies with federal regulations to guard your confidential information
- To report a lost or stolen Card, contact the GoProgram at 1-855-409-0580

Fee Schedule	
Description	Conditions
Online Access to Card Account Information	No Fee anytime at <a href="http://www.GoProgram.com">www.GoProgram.com</a>
Retail Purchases at business location or online	No Fee anytime (PIN or Signature)
Cash Back With Purchase	No Fee anytime
Teller-assisted Cash Withdrawals	One (1) for no fee at a MasterCard® Member Bank or Credit Union teller windows and \$5.00 for each additional withdrawal
Funds Transfer (only to a U.S. bank account in your name)	No Fee anytime. You must call the automated customer service at 1-855-409-0580 or go to <a href="http://www.GoProgram.com">www.GoProgram.com</a>
ATM Withdrawals (In-Network)	One (1) for no fee each month at MoneyPass® ATMs and \$2.50 for each additional withdrawal
ATM Withdrawal (Out-Of-Network)*	\$3.75 for each ATM withdrawal not conducted at a MoneyPass® ATM
ATM Balance Inquiry (In-Network)	One (1) for no fee at any MoneyPass® ATM and \$0.35 for each additional inquiry
ATM Balance Inquiry (Out-Of-Network)	\$0.50 each inquiry
ATM Denial	\$0.50 for each ATM denial, whether the ATM is an in-network or out-of-network ATM. An ATM denial occurs when there are not available funds to cover your cash withdrawal request.
International ATM Transaction Fee*	\$3.75 for each international ATM transaction, plus an additional International Transaction Fee will also apply – see below
International Transaction Fee	2% of transaction amount for each ATM cash withdrawal and purchase transaction conducted outside of the U.S.
Calls to the Go Program Live or Automated Customer Service at 1-855-409-0580	Five (5) for no fee per month and \$1.00 for each additional call
Card Replacement	\$5.00 for each Card request with Standard Delivery (5 to 8 business days). For Expedited Delivery (2 to 3 business days), an additional \$18.00 fee also applies. Card Replacement Fee applies only if account was activated.
Mailed Card Account Statement	\$2.50 per statement
Inactivity Fee**	\$5.00 per month after six (6) consecutive months of inactivity following the activation of your Card.
Instant Mobile Balance Text Alert***	One (1) for no fee and \$0.10 for each additional text alert
Low Balance Alerts*** (Email, Phone or Text Message)	No fee anytime

\* When using an out-of-network ATM, you will receive a message if an additional "surcharge" or "convenience fee" will be applied. You will be provided with an option to either press "Enter" to agree to the surcharge or to cancel the transaction and go to another ATM.

\*\* Inactivity is defined as no deposits, cash withdrawals, calls to the Go Program automated or live customer service, ATM balance inquiries, funds transfers, or purchases for six (6) consecutive months. The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.

\*\*\* You are responsible for all charges imposed by your mobile carrier or internet service provider.

Note: Fee-free transactions earned expire at the end of each calendar month if not used.